

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of:	:
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Richard H. NACHT	: Group Art Unit: 3624
	:
Appln. No.: 09/667,694	:
	: Examiner: Lalita Hamilton
Filed: September 22, 2000	:
	:
For: SYSTEM AND PROCESS FOR	:
APPLYING FOR AND OBTAINING	:
UNIVERSAL MULTIPLE MORTGAGE	:
UNDERWRITING APPROVALS	:

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE TO NON-FINAL OFFICE ACTION**

Sir:

In response to the Office Action dated September 11, 2006, please amend the above-identified patent application as follows: